

# EXHIBITS C



EXHIBIT C

February 8, 2021

Nelson L. Bruce  
144 Pavilion Street  
Summerville, SC 29483

Re: Pentagon Federal Credit Union (PenFed) Obligations

Dear Mr. Bruce:

Pentagon Federal Credit Union (PenFed) is in receipt of your recent correspondence dated January 28, 2021 and addressed to its various officers.

Your dispute of this and other obligations to PenFed were previously investigated, and we promptly responded to prior correspondence multiple times. In this correspondence, we provided evidence substantiating the obligations.

Please be advised that your used vehicle loan ending in 3-81-2, Personal Line of Credit ending in 6-77-0, and Visa Platinum Card ending in 1336 referenced in your correspondence with PenFed are legally established debts for which you are liable to repay. Having validated your obligations owed, PenFed will continue to report payments received in relation to when due as required by the Fair Credit Reporting Act (FCRA).

PenFed denies and rebuts your claims as appropriate.

Similar claims and demands will be considered frivolous and will be ignored as allowed for under the FCRA.

Mr. Bruce, your accounts are now charged off. I urge you to contact PenFed at 1-800-451-7269 as soon as possible to establish satisfactory repayment of the obligations. If you do not make satisfactory repayment arrangements, PenFed reserves the right to take any and all legal action appropriate to collect amounts owed.

Sincerely yours,

A handwritten signature in black ink, appearing to read 'John Dorn'.

John Dorn  
Vice President, Collections



EXHIBIT C

April 11, 2022

Nelson L. Bruce  
144 Pavilion Street  
Summerville, SC 29483

Re: Pentagon Federal Credit Union (PenFed) Obligations

Dear Mr. Bruce:

Pentagon Federal Credit Union (PenFed) is in receipt of your recent correspondence dated April 4, 2022 and addressed to its various officers. It was received by me on April 11, 2022.

Your dispute of this and other obligations to PenFed were previously investigated, and we promptly responded to prior correspondence multiple times. In this correspondence, we provided evidence substantiating the obligations.

Please be advised that your used vehicle loan ending in 3-81-2, Personal Line of Credit ending in 6-77-0, and Visa Platinum Card ending in 1336 referenced in your correspondence with PenFed are legally established debts for which you are liable to repay. Having validated your obligations owed, PenFed will continue to report payments received in relation to when due as required by the Fair Credit Reporting Act (FCRA). To confirm, PenFed has not filed any IRS forms for any of the aforementioned obligations.

PenFed denies and rebuts your claims as appropriate.

Similar claims and demands will be considered frivolous and will be ignored as allowed for under the FCRA.

Mr. Bruce, as previously communicated, the subject accounts are now charged off. The Visa Platinum Credit Card has been sold to UHG. They may be contacted at 844-511-2047 to make arrangements to satisfy the balance. The Personal Line of Credit ending in 6-77-0 has been assigned to Nationwide Credit Corporation for resolution. They may be contacted at 800-880-7271. The auto loan ending in 3-81-2 is still owned and serviced by PenFed. I urge you to contact PenFed at 1-800-451-7269 to confirm the status.

Sincerely,

A handwritten signature in black ink, appearing to read "John Dorn".

John Dorn  
Vice President, Collections